A WEBEXPENSES GUIDE

Scaling without the overhead

A mid-market guide to invoice automation

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Mid-market finance teams are in an awkward spot. They deal with enterprise-level complexity: lots of suppliers, several entities and high invoice volumes. But they do it with the lean resources of a growing business.

When volumes rise, hiring more people can't be the only answer. Manual invoice processing doesn't grow steadily with the business. It starts to break under the load.

For the mid-market, AP automation doesn't mean a multi-year IT project or replacing what already works. It means removing repetitive manual steps, connecting the systems you have, and keeping your team focused on judgement, compliance and cash.

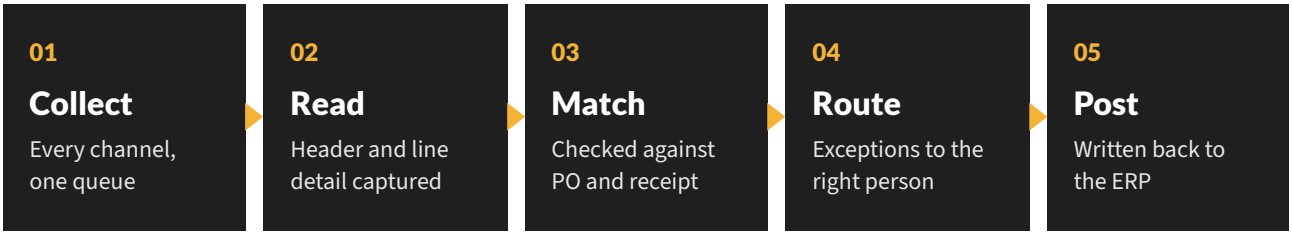
Seven pressures on mid-market AP teams

The strain rarely comes from one big failure. It comes from lots of small manual steps adding up.

1. **More volume, same team.** Revenue grows but the finance headcount stays flat. The team spends its time keying data and answering supplier queries instead of managing working capital.
2. **Invoices arrive everywhere.** Post, PDFs in several shared inboxes, supplier portals, EDI. Just collecting them takes effort.
3. **Keying errors.** Typing invoice numbers, VAT and line items into the ledger by hand creates a steady stream of corrections and month-end reconciliation work.
4. **Slow PO matching.** Checking line items against purchase orders and goods received notes (GRNs) takes hours. Small rounding or unit differences can stop a payment altogether.
5. **Approvals that sit.** Simple invoices wait in managers' inboxes. The result is missed early settlement discounts, late payment penalties and unhappy suppliers.
6. **Exceptions and non-PO invoices.** Invoices without a PO, or with a price difference, need long email chains to work out the right GL code.
7. **No clear view of what's owed.** Without central tracking, finance can't see unapproved liabilities or upcoming payments, so short-term cash forecasting becomes guesswork.

What invoice automation looks like in practice

Automation doesn't remove people from the process. It saves their attention for the invoices that need it.



- **One queue for everything.** Invoices from every channel land in one place, in a consistent format.

- **Capture without templates.** AI reads the supplier, header, tax and line detail without a template for each supplier. Template-based OCR tends to break whenever a supplier changes their layout. Webexpenses Accounts Payable captures invoices from PDF, Excel, Word and images down to line level.
- **Two- and three-way matching.** Line items, quantities and prices are checked against the PO and the goods receipt. Invoices that match go straight through.
- **Exceptions to the right person.** Genuine price or quantity differences go directly to the buyer who raised the order, through configurable approval routes.
- **Straight into the ERP.** Approved invoices are written back to your ERP or accounting system with no CSV exports and no re-keying.

Manual vs automated

	Manual	Automated
Collecting invoices	Several inboxes and a paper tray	One queue for every channel
Data capture	Typed in by hand	Read by AI and checked
PO and receipt matching	Checked line by line against the ERP	Matched within set tolerances
Exceptions	Email chasing	Routed to the person responsible
Scaling	More invoices, more people	More volume, same team
Audit trail	Approvals scattered across email	Every step recorded against the transaction

Four things to look for

Mid-market businesses don't need heavyweight software that takes a year to configure. Focus on what will work day to day.

1. **A proper ERP connection.** Look for a direct connection to your finance system that writes data back, not one built on custom batch files. Check that your ERP is on the supplier's list, and that your ERP stays the system of record.
2. **Flexible approvals.** You should be able to set approval limits by spend level, cost centre, project or entity without anyone writing code.
3. **Sensible tolerances.** You should be able to set thresholds, such as a few pounds of rounding or freight, so immaterial differences don't trigger a manual approval.
4. **Fast time to value.** Look for guided onboarding and an interface that budget holders and AP staff can pick up quickly. Ask how implementation is scoped before you're given a price.

Lowering the risk of rollout

- **Clean your supplier data first.** Before connecting anything, remove duplicate supplier records, out-of-date tax details and old payment terms. Bad data in means bad data out.
- **Agree the rules before you switch on.** Decide what counts as an acceptable tolerance and what's a hard stop. Give each type of dispute a clear owner, so flagged invoices don't just sit in a new digital queue.
- **Phase it.** Start with your highest-volume suppliers that work from POs, where straight-through matching shows results fastest. Once that's working, move on to non-PO invoices and other entities.

Take out manual keying and inbox approvals, and a mid-market finance team can keep tight control of costs while volumes grow, without growing the team at the same rate.

NEXT STEP

Growing faster than your AP team?

Book a 20-minute discovery call and we'll walk you through Webexpenses Accounts Payable built around your process.

Book a discovery call